

Personal Accident Policy Summary

This short document provides you with key information about the Chubb Group Personal Accident Policy for members of the National Rifle Association of the United Kingdom (National Rifle Association). It is important you read this information to understand what the policy offers you and to understand your rights and obligations as an Insured Person. For full details of your coverage you should read the policy booklet which is available on request from the National Rifle Association.

Who qualifies for the National Rifle Association Group Personal Accident Insurance Policy?

Any Person resident in the United Kingdom, Channel Islands or Isle of Man, who has paid an annual membership fee to be a member of the National Rifle Association.

Type of insurance and cover

This policy provides Personal Accident insurance for all members of the National Rifle Association whilst they are training, competing or officiating for the National Rifle Association and whilst participating in any social activity organised by the National Rifle Association including direct travel between the member's place of residence and the venue of an organised official activity sponsored, organised or supervised by the National Rifle Association using private cars, motor coaches or public transport, but excluding aircraft or motor cycles.

Significant benefits and exclusions under the policy

A summary of the main benefits and exclusions under the policy is provided below. For full details you should read the policy booklet.

Significant Exclusions

- a) an Insured Person engaging in active service in any of the Armed Forces of any nation;
- b) War within the Country of Permanent Residence of the Insured Person;
- c) War and/or Terrorism within Afghanistan or Iraq;
- d) an Insured Person who has attained the age of eighty years unless such Bodily Injury loss or expense occurs during the Policy Period in which the Insured Person attains the age of eighty years;
- e) sickness, disease, any naturally occurring condition or gradually operating cause, or post traumatic stress disorder, other than as a direct result of Bodily Injury;
- f) an Insured Person committing or attempting to commit suicide or intentionally inflicting self injury;
- g) an Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft;
- h) pregnancy or childbirth within two months of the expected date of childbirth;
- i) an Insured Person's own criminal act;
- j) any engagement by an Insured Person in any professional sporting activities;
- k) any cover or benefit or payment of any claim or sums if that would directly or indirectly put Chubb or any of its group companies in breach of any applicable economic or trade sanctions;
- l) any Temporary Total Disablement benefit unless the Insured Person is engaged in full time permanent gainful employment of a non professional sports nature.

Significant Benefits

- Category: A
- Insured Persons: Any Registered Adult Member of the National Rifle Association aged between 17 and 80 years at the Effective Date of the Insurance Policy, resident in the United Kingdom, Channel Islands or Isle of Man whose registration is in date and all fees are paid to date
- Operative Time: Whilst an Insured Person is training, competing or officiating for the National Rifle Association and whilst participating in any social activity organised by the National Rifle Association including direct travel between the Insured Person's place of residence and the venue of an organised official activity sponsored, organised or supervised by the National Rifle Association using private cars, motor coaches or public transport, but excluding aircraft or motor cycles

Benefit per Insured Person		Sum Insured
1.	Accidental Death	£30,000
2.	Loss of Limb(s) (one or more) and/or Loss of Sight (in one or both eyes)	£30,000
3.	Permanent Total Disablement (from engaging in gainful occupation of any kind for which the Insured Person is suited by way of education, training or experience)	£30,000
4.	Total Loss of Hearing in both ears	£30,000
5.	Total Loss of Speech	£30,000
6.	Temporary Total Disablement:	£50 per week
	Benefit Period:	104 weeks
	Deferment Period:	14 days
7.	Hospital Confinement Benefit	£25 per day for up to 52 weeks
8.	Convalescence Benefit (following at least 7 consecutive days of Hospitalisation covered under Benefit 7)	£100
9.	Emergency Dental Expenses limited to the immediate relief of pain only	Up to £750
10.	Medical Expenses (payable in addition to payment of any of Benefits 1 to 6 only)	£10,000

A claim shall not be payable under more than one of Benefits 1 to 6 in respect of the same loss except where a claim is payable under one of benefits 1 to 5 following a period of Temporary Total Disablement.

Any loss covered under more than one of Benefits 1 to 6 shall be payable under the benefit with the higher sum insured only.

A claim shall not be payable in respect of an Insured Person under more than one Category of the Personal Accident Specification in respect of the same loss. The Category of the Personal Accident Specification under which the claim shall be payable shall be at the discretion of the Company.

Significant Benefits

Category: B

Insured Persons: Any Registered Junior Member of the National Rifle Association aged 16 years and under at the Effective Date of the Insurance Policy, resident in the United Kingdom, Channel Islands or Isle of Man whose registration is in date and all fees are paid to date

Operative Time: Whilst an Insured Person is training, competing or officiating for the National Rifle Association and whilst participating in any social activity organised by the National Rifle Association including direct travel between the Insured Person's place of residence and the venue of an organised official activity sponsored, organised or supervised by the National Rifle Association using private cars, motor coaches or public transport, but excluding aircraft or motor cycles

Benefit per Insured Person		Sum Insured
1.	Accidental Death	£5,000
2.	Loss of Limb(s) (one or more) and/or Loss of Sight (in one or both eyes)	£15,000
3.	Permanent Total Disablement (from engaging in gainful occupation of any kind for which the Insured Person is suited by way of education, training or experience)	£15,000
4.	Total Loss of Hearing in both ears	£15,000
5.	Total Loss of Speech	£15,000
6.	Temporary Total Disablement:	Not Insured
7.	Hospital Confinement Benefit	£25 per day for up to 52 weeks
8.	Convalescence Benefit (following at least 7 consecutive days of Hospitalisation covered under Benefit 7)	£100
9.	Emergency Dental Expenses limited to the immediate relief of pain only	Up to £750
10.	Medical Expenses (payable in addition to payment of any of Benefits 1 to 6 only)	£10,000

A claim shall not be payable under more than one of Benefits 1 to 6 in respect of the same loss except where a claim is payable under one of benefits 1 to 5 following a period of Temporary Total Disablement.

Any loss covered under more than one of Benefits 1 to 6 shall be payable under the benefit with the higher sum insured only.

A claim shall not be payable in respect of an Insured Person under more than one Category of the Personal Accident Specification in respect of the same loss. The Category of the Personal Accident Specification under which the claim shall be payable shall be at the discretion of the Company.

Policy duration

The Policy shall be in force for the period 01 January 2018 to 31 December 2018 both dates inclusive.

Law governing the policy

The policy is governed by and interpreted in accordance with English law.

How to make a claim

To make a claim, please contact us as soon as reasonably possible using the following details:

Telephone: +44 (0) 1242 866906

Fax: +44 (0) 1242 866961

Mail: Endsleigh Insurances (Brokers) Ltd, Shurdington Road, Shurdington, Cheltenham, Glos GL51 4UE

How to make a complaint

We aim to provide customers with the highest possible level of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint, please, contact us at:

The Customer Relations Department

Chubb European Group Limited

PO Box 682

Winchester

SO23 5AG

Telephone 0800 519 8026

The Financial Ombudsman Service

If we are unable to resolve the complaint to your satisfaction, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). The FOS can be contacted at the address shown below.

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone 0800 023 4567

Financial Services Compensation Scheme

Chubb is covered by the Financial Services Compensation Scheme. Your estate may be entitled to compensation should Chubb be unable to meet its financial obligations. Further information can be obtained from:

Financial Services Compensation Scheme, PO Box 300, MitcheLdean, GL17 1DY. Web site: www.fscs.org.uk.

Your Personal Data

Chubb collects and processes personal information about you, such as your name, address, policy number and any other personal details you provide to Chubb (directly or through your broker) in order to provide you with insurance and claims services. Chubb will treat this information in accordance with applicable data protection law. For policy administration purposes, Chubb will use and store your personal information on an electronic database, which may also be available to selected authorised representatives of member insurers of the Chubb Group operating outside Europe. Chubb has taken reasonable measures to protect your personal information once it is transferred outside Europe in accordance with our normal data security policies. We may also disclose your personal information to outside parties, such as reinsurers, outside counsel and claims administrators, to facilitate the provision of insurance and claims services to you, or as allowed by law, or as requested or required by regulatory bodies.

Information about Chubb

Chubb European Group Limited (“Chubb”) is a European company incorporated in England & Wales registered under company number SE13. Registered office 100 Leadenhall Street, London, EC3A 3BP, England. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.